

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 District of Massachusetts

In re:  
 Andre Bisasor  
 Debtor

Case No. 15-13369-jnf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0101-1

User: lkaine  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 56

Date Rcvd: Apr 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2018.

db +Andre Bisasor, 119 Drum Hill Road, #223, Chelmsford, MA 01824-1505  
 aty +Anderson Aquino LLP, 260 Franklin Street, Boston, MA 02110-3112  
 smg MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9564, BOSTON, MA 02114-9564  
 op +David G. Baker, 236 Huntington Ave., Suite 302, Boston, MA 02115-4701  
 cr +Foley Hoag LLP, 155 Seaport Boulevard, Boston, MA 02210, UNITED STATES 02210-2600  
 cr +Greystar Management Services LP as agent for owner, 1000 Presidents Way,  
 Dedham, MA 02026-4557  
 19583482 +Capital Recovery Systems, 249 South Street, Plainville, MA 02762-1507  
 19583412 +Citizens Bank/RBS Citizens Financial Group, One Citizens Plaza, Providence, RI 02903-1345  
 19583476 Comcast, P.O. Box 1577, Newark, NJ 07101-1577  
 19583475 +Comcast-Boston, 3303 Main St., Springfield, MA 01107-1133  
 19843224 +Danslav Slavenskoj, 2 Greenough Avenue #8, Boston, MA 02130-2871  
 19709897 +David G. Baker, Esq., 236 Huntington Avenue, Ste. 306, Boston, MA 02115-4701  
 19583410 Direct Loan SVC System, P.O. Box 5609, Greenville, TX 75403-5609  
 19583409 Educational Computer Systems, Inc. (ESCI), 181 Montour Run Road, Coraopolis, PA 15108-9408  
 19583500 Foley Hoag LLP, Seaport West, 155 Seaport Boulevard, Boston, MA 02210-2600  
 19583498 #+Goldstein and Feuer, 678 Massachusetts Ave., Suite 702, Cambridge, MA 02139-3363  
 19591405 +Massachusetts Department of Revenue, Bankruptcy Unit, P.O. Box 9564,  
 Boston, MA 02114-9564  
 19583496 +Norfolk Law Library, 649 High Street, Dedham, MA 02026-1831  
 19583408 Oral Roberts University, 7777 S. Lewis Ave., P.O. Box 700895, Tulsa, OK 74170-0895  
 19583501 +Ottensberg & Dunkless LLP, 99 Summer Street, Suite 100, Boston, MA 02110-1221  
 19583499 +Pathway Law/C.G. Lang, 1842 Centre Street, West Roxbury, MA 02132-1911  
 19583502 +RAR2 Jefferson at Dedham Station MA Inc., 1000 Presidents Way, Dedham, MA 02026-4557  
 19583407 +U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609  
 (address filed with court: US Department of Education AFSA, P.O. Box 7202,  
 Utica, NY 13504-7202)  
 19583472 +Verizon Wireless, P.O. Box 4003, Acworth, GA 30101-9004  
 19583473 Verizon Wireless, P.O. Box 1548, Lynwood, WA 98046-1548  
 19583497 +Warshaw, DiCarlo & Associates, P.C., 77 Newbury Street, Boston, MA 02116-2933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJQUINO.COM Apr 04 2018 03:43:00 John Aquino, Anderson Aquino LLP,  
 240 Lewis Wharf, Boston, MA 02110-3927  
 smg +E-mail/Text: duabankruptcy@detma.org Apr 03 2018 23:43:34 CHIEF COUNSEL, LEGAL DEPARTMENT,  
 DEPARTMENT OF UNEMPLOYMENT ASSISTANCE, COMMONWEALTH OF MASSACHUSETTS,  
 19 STANIFORD STREET, 1ST FLOOR, BOSTON, MA 02114-2502  
 19632721 EDI: AIS.COM Apr 04 2018 03:43:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 19583465 EDI: BANKAMER.COM Apr 04 2018 03:38:00 Bank of America, P.O. Box 982235,  
 El Paso, TX 79998-2235  
 19649504 EDI: BL-BECKET.COM Apr 04 2018 03:43:00 CAPITAL ONE, N.A., c/o Becket & Lee, LLP,  
 POB 3001, Malvern, PA 19355-0701  
 19581729 +E-mail/Text: bankruptcy@cavps.com Apr 03 2018 23:43:38 Cavalry Investments, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340  
 19583483 E-mail/Text: bankruptcy@cavps.com Apr 03 2018 23:43:38 Cavalry Portfolio Services,  
 c/o Original Creditor:, Credit One Bank NA, 500 Summit Lake Drive,  
 Valhalla, NY 10595-1340  
 19583466 EDI: CHASE.COM Apr 04 2018 03:43:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 19583485 EDI: RCSFNBMARIN.COM Apr 04 2018 03:38:00 Credit One Bank, P.O. Box 98872,  
 Las Vegas, NV 89193-8872  
 19583484 EDI: RCSFNBMARIN.COM Apr 04 2018 03:38:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 19583495 +E-mail/Text: bankruptcy@diamondresorts.com Apr 03 2018 23:43:29  
 Diamond Resorts International, 10600 West Charleston Boulevard, Las Vegas, NV 89135-1260  
 19583486 E-mail/Text: bankruptcy@eversource.com Apr 03 2018 23:43:47 Eversource,  
 P.O. Box 660369, Dallas, TX 75266-0369  
 19583468 +EDI: RMSC.COM Apr 04 2018 03:38:00 GECRB/Walmart, P.O. Box 965024,  
 Orlando, FL 32896-5024  
 19583478 EDI: HFC.COM Apr 04 2018 03:38:00 HSBC Bank, P.O. Box 9, Buffalo, NY 14240-0009  
 19583477 EDI: HFC.COM Apr 04 2018 03:38:00 HSBC Best Buy, P.O. Box 9, Buffalo, NY 14240-0009  
 19583467 EDI: CBSKOHL.COM Apr 04 2018 03:38:00 Kohls/Capital One, P.O. Box 3115,  
 Milwaukee, WI 53201-3115  
 19613145 +EDI: MID8.COM Apr 04 2018 03:43:00 Midland Credit Management Inc as agent for,  
 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 19583479 EDI: MID8.COM Apr 04 2018 03:43:00 Midland Credit Mgmt. Inc., 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255  
 19583480 +EDI: MID8.COM Apr 04 2018 03:43:00 Midland Funding LLC, 2365 Northside Drive, Suite 300,  
 San Diego, CA 92108-2709  
 19630380 E-mail/Text: nstarbankruptcy@nu.com Apr 03 2018 23:43:43 Nstar Electric,  
 One Nstar Way, Westwood, MA 02090  
 19583406 EDI: NAVIENTFKASMSERV.COM Apr 04 2018 03:43:00 Navient, P.O. Box 9500,  
 Wilkes-Barre, PA 18773-9500

District/off: 0101-1

User: lkaine  
Form ID: 318

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Total Noticed: 56

Date Rcvd: Apr 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

19649322 EDI: NAVIENTFKASMDOE.COM Apr 04 2018 03:43:00  
Navient Solutions, Inc. on behalf of Dpt of ED, Navient Solutions, Inc.,  
Department of Education Loan Services, PO Box 9635, Wilkes-Barre, PA 18773-9635  
19583481 EDI: PRA.COM Apr 04 2018 03:38:00 Portfolio Recovery Assoc., Riverside Commerce Center,  
120 Corporate Blvd., Suite 100, Norfolk, VA 23502-4962  
19610758 EDI: PRA.COM Apr 04 2018 03:38:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541  
19583474 +E-mail/Text: Supportservices@receivablesperformance.com Apr 03 2018 23:43:49  
Receivables Performance Management LLC, 20816 44th Ave. W, Lynnwood, WA 98036-7744  
19583469 EDI: RMSC.COM Apr 04 2018 03:38:00 SYNCB/Wal-Mart, P.O. Box 965024,  
Orlando, FL 32896-5024  
19583404 EDI: SALLIEMAE BANK.COM Apr 04 2018 03:43:00 Sallie Mae, 300 Continental Dr.,  
Newark, DE 19713-4322  
19583470 EDI: WTRNBANK.COM Apr 04 2018 03:38:00 Target National Bank, c/o Target Credit Services,  
P.O. Box 673, Minneapolis, MN 55440-0673  
19583471 EDI: VERIZONCOMB.COM Apr 04 2018 03:38:00 Verizon Wireless/Southeast, P.O. Box 26055,  
Minneapolis, MN 55426-0055  
19583411 EDI: WFFC.COM Apr 04 2018 03:43:00 Wells Fargo Educ. Finance, P.O. Box 5185,  
Sioux Falls, SD 57117-5185

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

19583405 ##Navient, 300 Continental Dr., Newark, DE 19713-4322

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 05, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2018 at the address(es) listed below:

David G. Baker on behalf of Plaintiff David G. Baker  
bkecf@bostonbankruptcy.org/ecf@bostonbankruptcy.org  
David G. Baker on behalf of Other Professional David G. Baker  
bkecf@bostonbankruptcy.org/ecf@bostonbankruptcy.org  
Dmitry Lev on behalf of Debtor Andre Bisasor dlev@levlaw.net, ecf-notices@levlaw.net  
Dmitry Lev on behalf of Defendant Andre Bisasor dlev@levlaw.net, ecf-notices@levlaw.net  
Donald F. Farrell, Jr. on behalf of Trustee John Aquino dff@andersonaquino.com  
Donna Ashton on behalf of Creditor Greystar Management Services LP as agent for owner  
RAR2-Jefferson at Dedham Station MA Inc. dma@ashton-law.com  
John Aquino jja@andersonaquino.com, jaquino@ecf.epiqsystems.com  
John Fitzgerald USTPRegion01.BO.ECF@USDOJ.GOV  
John C. Ottenberg on behalf of Creditor Foley Hoag LLP ottenberg@odllp.com  
Michael B. Feinman on behalf of Mediator Michael B. Feinman mbf@feinmanlaw.com,  
kmk@feinmanlaw.com

TOTAL: 10

**Information to identify the case:**

Debtor 1	<b>Andre Bisasor</b>	Social Security number or ITIN	<b>xxx-xx-9859</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court **District of Massachusetts**

Case number: **15-13369**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Andre Bisasor

4/3/18

**By the court:** Joan N. Feeney  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This court grants a discharge to the person named as the debtor. It does not dismiss the case, and it does not determine how much money, if any, the trustee will pay to creditors.

**Debts that Are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debt are discharged if the debt existed on the date the bankruptcy case was filed.

If this case began under a different chapter of the Bankruptcy Code and was converted to chapter 7, the discharge applies to debts as of the date of conversion.

**Debts that Are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- ◆ Debts for most taxes;
- ◆ Debts incurred to pay nondischargeable taxes;
- ◆ Debts that are domestic support obligations;
- ◆ Debts for most student loans;
- ◆ Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- ◆ Some debts which the debtors did not properly list;
- ◆ Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- ◆ Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- ◆ Debts owed to certain pension, profit sharing, stock bonus, or retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**For more information, see page 2 >**

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor.

*[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]*

A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**